

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

GREGORY P. RUBIS
CATHERINE M. RUBIS
Debtor(s)

Case No. 16-24595CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/09/2016.
- 2) The plan was confirmed on 02/13/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/27/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$82,148.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,900.00
Less amount refunded to debtor	\$1,390.00

NET RECEIPTS: \$13,510.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,647.68
Court Costs	\$0.00
Trustee Expenses & Compensation	\$580.21
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,227.89

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	17,050.00	17,466.43	17,466.43	1,658.46	650.61
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	146.53	146.53	0.00	0.00
AT & T MOBILITY II LLC	Unsecured	1,920.00	NA	NA	0.00	0.00
CYNTHIA ZENTEK	Unsecured	1,000.00	NA	NA	0.00	0.00
DIRECTV (*) - TRUSTEE PAYMENTS	Unsecured	NA	705.41	705.41	0.00	0.00
DIRECTV (*) - TRUSTEE PAYMENTS	Unsecured	68.00	68.01	68.01	0.00	0.00
DISCOVER BANK(*)	Unsecured	6,937.73	6,937.73	6,937.73	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,892.54	3,892.54	3,892.54	0.00	0.00
EMERGENCY PHYSICIANS - PGH LTI	Unsecured	526.00	NA	NA	0.00	0.00
FAMILY PRACTICE MED ASSOC SOU	Unsecured	10.00	NA	NA	0.00	0.00
FAMILY PRACTICE MED ASSOC SOU	Unsecured	360.00	NA	NA	0.00	0.00
GRANDIS & RUBIN MD PC	Unsecured	25.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	2,378.00	8,418.92	8,418.92	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	400.11	400.11	0.00	0.00
JEFFERSON HILLS SURGICAL SPEC	Unsecured	525.00	NA	NA	0.00	0.00
JEFFERSON REGIONAL MED CNTR	Unsecured	310.00	NA	NA	0.00	0.00
JEFFERSON REGIONAL MED CNTR	Unsecured	87.00	NA	NA	0.00	0.00
M & T BANK	Unsecured	7,448.00	7,457.73	7,457.73	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	380.00	380.39	380.39	0.00	0.00
ONE STOP AUTO GROUP	Secured	10,876.00	NA	10,876.00	1,627.01	580.77
PA DEPARTMENT OF REVENUE*	Priority	237.00	NA	237.00	0.00	0.00
PENNSYLVANIA TURNPIKE COMMIS	Unsecured	167.00	NA	NA	0.00	0.00
PITTSBURGH PARKING COURT	Unsecured	145.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	19,330.00	19,330.76	19,330.76	0.00	0.00
PNC BANK NA	Unsecured	4,307.00	4,307.50	4,307.50	0.00	0.00
PNC BANK NA	Secured	19,326.00	NA	NA	1,806.95	0.00
PNC BANK NA	Secured	72,836.00	79,961.80	0.00	4,958.31	0.00
PNC BANK NA	Secured	0.00	NA	2,000.00	0.00	0.00
PNC BANK NA	Secured	0.00	9,616.92	9,616.92	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	0.00	43,571.50	43,571.50	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	85,998.00	42,591.38	42,591.38	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$6,765.26	\$0.00
Mortgage Arrearage	\$11,616.92	\$0.00	\$0.00
Debt Secured by Vehicle	\$28,342.43	\$3,285.47	\$1,231.38
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$39,959.35	\$10,050.73	\$1,231.38
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,655.92	\$0.00	\$0.00
TOTAL PRIORITY:	\$8,655.92	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$129,789.59	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,227.89</u>
Disbursements to Creditors	<u>\$11,282.11</u>
TOTAL DISBURSEMENTS :	<u>\$13,510.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/12/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.